

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
SEIWERT, PHILLIP EDWARD	§	Case No. 09-10577 SQU
SEIWERT, SUSAN MARIE	§	
	§	
Debtor(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that GINA B. KROL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF BANKRUPTCY COURT  
KENNETH S. GARDNER

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 03/23/2012 in Courtroom 4016,

DuPage County Courthouse  
505 N. County Farm Rd.  
Wheaton, IL 60187

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/28/2012

By: CLERK OF BANKRUPTCY COURT

*GINA B. KROL*  
*105 WEST MADISON STREET*  
*SUITE 1100*  
*CHICAGO, IL 60602-0000*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
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SEIWERT, PHILLIP EDWARD § Case No. 09-10577 SQU  
SEIWERT, SUSAN MARIE §  
§  
Debtor(s) §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 20,010.57  
and approved disbursements of \$ 132.53  
leaving a balance on hand of<sup>1</sup> \$ 19,878.04

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: GINA B. KROL	\$ 2,751.06	\$ 0.00	\$ 2,751.06
Attorney for Trustee Fees: Cohen and Krol	\$ 1,620.00	\$ 0.00	\$ 1,620.00
Other: International Sureties Ltd.	\$ 16.96	\$ 16.96	\$ 0.00
Other: Cohen and Krol	\$ 27.72	\$ 0.00	\$ 27.72

Total to be paid for chapter 7 administrative expenses \$ 4,398.78  
Remaining Balance \$ 15,479.26

Applications for prior chapter fees and administrative expenses have been filed as follows:

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 90,310.33 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 17.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	DISCOVER BANK	\$ 16,048.48	\$ 0.00	\$ 2,750.72
000002	DISCOVER BANK	\$ 13,005.57	\$ 0.00	\$ 2,229.16
000003	TARGET NATIONAL BANK	\$ 10,484.23	\$ 0.00	\$ 1,797.01
000004	CHASE BANK USA	\$ 5,392.17	\$ 0.00	\$ 924.22
000005	Credit First	\$ 1,528.16	\$ 0.00	\$ 261.93
000006	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ 19,630.52	\$ 0.00	\$ 3,364.69
000007	Chase Bank USA NA	\$ 10,455.30	\$ 0.00	\$ 1,792.05
000008	Chase Bank USA NA	\$ 13,765.90	\$ 0.00	\$ 2,359.48

Total to be paid to timely general unsecured creditors \$ 15,479.26

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/GINA B. KROL

Trustee

*GINA B. KROL  
105 WEST MADISON STREET  
SUITE 1100  
CHICAGO, IL 60602-0000*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Phillip Edward Seiwert  
 Susan Marie Seiwert  
 Debtors

Case No. 09-10577-DRC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: wepps  
 Form ID: pdf006

Page 1 of 3  
 Total Noticed: 40

Date Rcvd: Feb 29, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2012.

db/jdb +Phillip Edward Seiwert, Susan Marie Seiwert, 211 Applewood Lane,  
 Bloomingdale, IL 60108-2101  
 13704145 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 13704146 +Bac/fleet-bkcard, 200 Tournament Dr, Horsham, PA 19044-3606  
 13704147 +Bally Total Fitness, 12440 E Imperial Hwy #30, Norwalk, CA 90650-3178  
 13704148 +Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110  
 13704149 Blazer Fin, 100 E Roosevelt Rd, Maywood, IL 60153  
 13704150 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank, Attn: C/O TSYS Debt Management, Po Box 5155,  
 Norcross, GA 30091)  
 14101248 +CHASE BANK USA, PO BOX 15145, WILMINGTON, DE 19850-5145  
 13704151 +Catherine/tape Report, 1103 Allen Dr, Milford, OH 45150-8763  
 13704154 +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204  
 13704153 +Chase, N54 W 13600 Woodale Dr, Menomonee, WI 53051-7026  
 13704155 +Chase - Cc, Attention: Bankruptcy Department, Po Box 15298, Wilmintgon, DE 19850-5298  
 14449927 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145  
 13704159 +Chase Na, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204  
 13704160 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 13704161 Citi Mortgage Inc, Attention: Bankruptcy Department, Po Box 79022, Ms322,  
 St. Louis, MO 63179  
 13704162 +Credit First, Po Box 818011, Cleveland, OH 44181-8011  
 13704163 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, Attn: Bankruptcy Dept., 12234 North Ih 35,  
 Austin, TX 78753)  
 13704168 ++FORD MOTOR CREDIT COMPANY, PO BOX 6275, DEARBORN MI 48121-6275  
 (address filed with court: Ford Motor Credit Corporation, National Bankruptcy Center,  
 Po Box 537901, Livonia, MI 48153)  
 13704166 +First Usa, Po Box 71, Phoenix, AZ 85001-0071  
 13704167 +First Usa Bank, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
 13704170 +Hsbc/harlm, Pob 15521, Wilmington, DE 19850-5521  
 13704171 +Lane Bryant, Po Box 182125, Columbus, OH 43218-2125  
 13704177 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475  
 13704178 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Us Bank/na Nd, Attn: Bankruptcy Dept, Po Box 5229,  
 Cincinnati, OH 45201)  
 13704179 ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054  
 (address filed with court: Von Maur, Attn: Credit Dept, 6565 Brady, Davenport, IA 52806)  
 13704183 +WFNNB/lerner, Po Box 182273, Columbus, OH 43218-2273  
 13704180 +Washington Mutual Home, 324 W Evans St, Florence, SC 29501-3430  
 13704181 +Wells Fargo Hm Mortgag, Attention: Bankruptcy Department MAC-X, 3476 Stateview Blvd,  
 Fort Mill, SC 29715-7203  
 13704182 +Wffinancial, 316 W Army Trail Rd Ste, Bloomingdale, IL 60108-5616  
 13704184 +Wfnnb/new York & Compa, 220 W Schrock Rd, Westerville, OH 43081-2873  
 13704185 +Wfnnb/the Avenue, Po Box 2974, Shawnee Mission, KS 66201-1374  
 13704186 +Wfnnb/tsa, Po Box 182273, Columbus, OH 43218-2273  
 14101246 +javascript:document.getElementById( 'AddressAll').. CHASE BANK USA, PO BOX 15145,  
 WILMINGTON, DE 19850-5145

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14048049 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 01 2012 05:14:55 DISCOVER BANK,  
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
 13704164 +E-mail/PDF: mrdiscen@discoverfinancial.com Mar 01 2012 05:14:55 Discover Financial,  
 Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025  
 14406953 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 01 2012 05:14:16  
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
 Oklahoma City, OK 73124-8809  
 13704169 +E-mail/PDF: gecsedirecoverycorp.com Mar 01 2012 05:15:26 GEMB / Walmart,  
 Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
 13704173 +E-mail/PDF: pa\_dc\_claims@salliemae.com Mar 01 2012 05:27:40 Sallie Mae, Attn: Claims Dept,  
 Po Box 9500, Wilkes Barre, PA 18773-9500  
 14057920 +E-mail/Text: bncmail@w-legal.com Mar 01 2012 05:19:07 TARGET NATIONAL BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13704172 Nbgl Carsons  
 13704152\* +Catherine/tape Report, 1103 Allen Dr, Milford, OH 45150-8763  
 13704156\* +Chase - Cc, Attention: Bankruptcy Department, Po Box 15298, Wilmintgon, DE 19850-5298  
 13704157\* +Chase - Cc, Attention: Bankruptcy Department, Po Box 15298, Wilmintgon, DE 19850-5298  
 13704158\* +Chase - Cc, Attention: Bankruptcy Department, Po Box 15298, Wilmintgon, DE 19850-5298  
 13704165\* +Discover Financial, Attention: Bankruptcy Department, Po Box 3025,  
 New Albany, OH 43054-3025  
 13704174\* +Sallie Mae, Attn: Claims Dept, Po Box 9500, Wilkes Barre, PA 18773-9500

District/off: 0752-1

User: wepps  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 40

Date Rcvd: Feb 29, 2012

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13704175\* +Sallie Mae, Attn: Claims Dept, Po Box 9500, Wilkes Barre, PA 18773-9500  
13704176\* +Sallie Mae, Attn: Claims Dept, Po Box 9500, Wilkes Barre, PA 18773-9500

TOTALS: 1, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

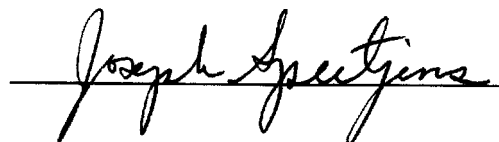
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-1

User: wepps  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 40

Date Rcvd: Feb 29, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2012 at the address(es) listed below:

Edward C Pacilli on behalf of Debtor Phillip Seiwert lmcino@hotmail.com

Gina B Krol gkrol@cohenandkrol.com,

gkrol@ecf.epiqsystems.com;gkrol@cohenandkrol.com;jhazdra@cohenandkrol.com;pmchugh@cohenandkrol.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3